

The Augusta Coin Club Meets on the 3<sup>rd</sup> Thursday of the Month at the Sunrise Grill, 3830 Washington Rd. Martinez

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Volume 20, Number 8

THE AUGUSTA COIN CLUB MONTHLY NEWSLETTER

August, 2020

**Our next Meeting will be held on Thursday, August, 20, 2020 at 7:00 PM, early arrivals, at 6:00.**  
**The wearing of face masks is optional but encouraged due to the Covid-19 pandemic**

# Social Security and the US Coinage of 1935

## Club Meeting Calendar for 2020

Jan. 16	May 21	Sep. 17
Feb. 20	June 18	Oct. 15
Mar. 19	July 16	Nov. 19
Apr. 16	Aug. 20	Dec. 17

## Spanish Coin Reflects a Baby King



An 1888 5 Pesetas silver coin of King Alfonso XIII graded XF-45  
[Magnify page to fill monitor screen to view details.]

Years ago, the writer was an ardent collector of foreign coins, mostly of Spanish descent because a large number of the silver pieces circulated as legal tender in the early decades of the United States. After 1857, these were demonetized but the eye appeal and historical importance of some of the design types that followed attracted this collector's interest which included dates thru the end of the 19th century. One of them was this 1898 5 Pesetas of Spain featuring an extremely young King Alfonso XIII of Spain as a baby.

The coin type was struck from 1888 thru 1892. It contained an alloy of .900 fine silver and was around 37mm in diameter, slightly smaller than our Morgan dollar which was 38.1 mm. The 1888 issue had a mintage of 10.6 million struck, the largest of the short-lived series and is considered the most common date. The example shown above is fairly well struck and might have been graded AU-50 but for a tiny rim nick appearing on the reverse at around 11 o'clock. The famed coat of arms seen on the reverse goes all the way back to the two worlds portrait dollar types and its lower denominations seen on the late 18<sup>th</sup> century thru the early 19<sup>th</sup> century coinage and is relatively inexpensive when compared with the US coinage in the same grades.

The young King's father, Alfonso XII had died in 1887 and his mother, Maria Christina of Austria, served as his regent until he turned 16 in 1902. The coin is worth \$80.00 value in the grade shown.

## Collecting the US Coins of 1935 (85 years ago)

By Arno Safran



The obverses of the US coins of 1935,  
[Magnify page to fill monitor screen to view details.]

85 years ago, the country was facing a crisis in some ways similar to our current situation when the Stock Market Crash that occurred on Oct. 29, 1929 brought about the worse economic depression in our nation's history leaving a quarter of the nation's workers unemployed. This horrendous situation resulted in the 1932 election of Franklin Delano Roosevelt, a Democrat who handling beat Herbert Hoover, a Republican primarily due to Hoover's inability to reboot the economy. During this period in American history, the Red States were mostly the northern ones while the Southern States were all "blue" voting solidly democratic, but in this election Roosevelt won all except five north-eastern states pledging to provide "A New Deal for the American People". It took four years before our coinage would return in quantitative mintages beginning in 1934 and '35 and the uncirculated 1935 year set shown above is one of them.



Franklin Delano Roosevelt

„(Continued on page, 2, column 1)

## Collecting the US Coins of 1935

(Continued from page 1, column 2)



The reverses of the US coins of 1935, Peace \$1.00, WL 50c, Wash. 25c, over Mercury dime, Indian head/ Buffalo nickel and Lincoln 1c  
[Magnify page to fill monitor screen to view details.]

As a result of the economic collapse, **starting in 1930**, only six of the ten authorized denominations were produced, the cent, nickel, dime, quarter, also, the gold \$10.00 eagle and \$20 double eagle. **In 1931**, only minor coinage was issued; the cent, nickel and dime, with the \$20.00 double eagle being the sole gold issue. **In 1932**, just four coins were struck, the cent and the new Washington quarter and the gold \$10.00 eagle with a whopping 4.4 million produced at the Philadelphia Mint and a 1932-P double eagle of which despite 1,107,750 struck, most were called in and melted and is extremely rare today.

**In 1933**, the Lincoln wheat back cent was produced at all three mints. The only other coin that was struck below the value of the dollar was the Walking Liberty half, which was produced just at the San Francisco Mint with 1,786,000 struck yet circulated heavily.. While two gold denominations were actually coined in 1933, over 300,000 for the \$10.00 eagle and 445,500 for the \$20.00 double eagle, most were melted with a small number being saved by mint workers and others. Of the 1933 double eagle, only 13 are currently known with the famed King Farouk piece, the only legitimate specimen. After 1933, the government stopped striking gold coinage altogether.

**By 1934**, the financial situation of the government had improved allowing for a full compliment of coins which included the cent thru the silver dollar although the San Francisco Mint struck no cents thru quarters that year.

Finally, **in 1935**, all six denominations were produced at all three mints for the first time since 1928 with the exception of a 1934-D Peace dollar. As in past years, the Philadelphia Mint struck the most coins, but even more than usual which is why a collector of modest means can acquire all six denominations from 1935 up to MS-64 at reasonable prices. Regrettably, since the dollar coin hardly circulated, no silver dollars were ever coined again for general circulation, which is why the US coinage of 1935 is so significant.



A 1935 Lincoln Wheat back cent graded MS-64 Red by PCGS  
[Magnify page to fill monitor screen to view details.]

In 1935, the Philadelphia Mint struck 245,388,000 Lincoln cents compared with 47,000,000 at the Denver Mint and 38,702,000 at the San Francisco Mint. Despite the disparity in the mintage numbers, all three are considered common dates.

Since 1864, the year the copper-nickel cent was last struck and the bronze copper cent replaced it, the numismatic value of copper coins are divided into three sub-categories when it comes to grading uncirculated specimens. These are Brown, (BN), Rd-Brown, (RB), and (RD) for Red with the first having the lowest value and the third, the highest when featuring the same date. In the case of the 1935-P cent shown above, *COINFACT* lists one grading MS-64 BN at \$12.00 a RB at \$15 and an MS-64 RD at \$20.00. Persons observing the example above my wonder why the coin above wasn't graded an MS-65 RD, which in that case, would be worth \$28.00. Only when one enlarges the page to \$500%, does the MS-64 Red grade appraisal appear to be accurate since a number of spots appear.

As for the 1935 cent branch mints, despite a slightly lower mintage for the 1935-D more survive, so it is priced lower than the 1935-P whereas the 1935-S circulated more heavily and is higher priced than both. All three are affordable in the MS-64 grade however. In 1935, a cent had the purchasing power of 20¢.



A 1935-S Indian Head/ Buffalo nickel graded MS-63 by PCGS  
[Magnify page to fill monitor screen to view details.]

In 1935, some 58,264,000 nickels were struck at the Philadelphia Mint, with 12,092,000 at Denver Mint with just 10,300,000 at the San Francisco Mint specimen yet the 1935-S example of the native American/ Indian Head nickel shown above is currently moderately priced at around \$70 compared with \$45 for the 1935-P and \$90 for the 1935-D.

During the Depression, the nickel was the workhorse of the economy but low enough in value for enough citizens to put aside a brand new one when found depending on where they lived in the nation at that time. All three 1935 nickels are relatively inexpensive certified MS-63 and affordable. Regarding the MS-63 grade of the nickel instead of MS-64, only when you magnify the page to 500% can one observe a tiny thin wavy cut on the obverse sliding slightly downward across the cheek of the Native American. Other than that, the coin is extremely well struck for a San Francisco mint specimen.

In 1935, a nickel had the purchasing power of 75¢.

(Continued on page 3, column 1)



## Collecting the US Coins of 1935

(Continued from the previous page)



**A 1935-P Mercury dime graded MS-65 Full Bands by PCGS**  
[Magnify page to fill monitor screen to view details.]

In 1935, 58,830,000 *Mercury* dimes were struck at the Philadelphia Mint, well above the 10,477,000 coined in Denver and the 15,840,000 produced at the San Francisco facility but unlike the 1935 Buffalo nickel, the Branch mint issues are not only more expensive than the Philadelphia Mint specimens to begin with, but the *Mercury* dime design itself is based on a second aspect before its actual grade is considered, and that is whether the bands across the fasces on the reverse are fully split or flat. If the coin exhibits fully split bands there can be a premium and in the case of the 1935-D and S, a very strong premium. The 1935-P without full bands is currently valued at \$35.00 while one with full bands like the coin shown above is \$70.00, yet still eminently affordable. In the case of the 1935-D, an MS-65 specimen without full bands is priced at \$90.00 but with fully split ones, a whopping \$400.00. Finally, the 1935-S without full bands in MS-65 condition would cost you just \$55.00, but one exhibiting fully split bands, \$300, so even a common date can vary in price depending on the strike.

In 1935, a dime had the purchasing power of \$1.86.



**A 1935-D Washington quarter graded MS-64 by PCGS**  
[Magnify page to fill monitor screen to view details.]

In 1935, the Philadelphia Mint produced 32,484,000 Washington quarters which was  $5\frac{1}{2}$  times more than the 1935-D with 5,780,000 coined at the Denver Mint or the 5,660,000 pieces struck at the San Francisco facility. Upon enlarging the page to fit the monitor screen one can barely make out the small capital D set directly under the ribbon on the reverse of the quarter shown directly above indicating it is a Denver mint issue. Most collectors of the pre 1965 silver portion of the Washington quarter series (1932-64) know about the 1932-D as the key date of the series followed by the 1932-S which is not as scarce but there are a number of others dates of the series which are considerably challenging to find in MS-64 or higher such as the 1936-D, the 1934-D and even the 1935-D which is priced six times above the common 1936-P in the same grade. It was obtained by the writer at the GNA Convention held at the Dalton, GA Convention Center in April, 2014 thereby adding a little more panache to the 1935 year set.

In 1935 the purchasing power of a quarter was equivalent to \$4.60 today.



**A 1935 Walking Liberty Half-dollar graded MS-65 by PCGS**  
Magnify page to fill monitor screen to view details.]

When it comes to the six US coin denominations that were struck in 1934 and '35, the writer considers Adolf Weinman's Walking Liberty half-dollar the crowing glory of the set, especially grading MS-65 like the example shown above. This coin was also acquired at the 2014 Georgia Numismatic Association show and since it is the 1935-P, with over 9 million struck--with many more saved than usual--it is priced far lower at just \$215 compared with the 1935-D with over 3 million coined @ \$1,150 and the 1935-S, @t \$1,650 with 3.8 million struck. Regrettably, each branch mint exhibits a weaker strike compared with the first class strike of the Philadelphia Mint issue as the head for the 1935-D appears flatter than the 1935-P while the 1935-S exhibits a virtually undefined hand across Liberty's waist. So, while the two branch mints are far scarcer, they don't appear as attractive as the Philadelphia Mint issue which is at an affordable price for most collectors.

In 1935, a half-dollar had the purchasing power of \$9.31.



**A 1935-P Peace dollar graded MS-63 by PCGS**  
Magnify page to fill monitor screen to view details.]

In 1935, the Peace was produced at only two of the mints, with 1,576,000 struck at Philadelphia and 1,964,000, coined at San Francisco, but despite the lower number for the 1935-P dollar, it is less costly, around \$140 in MS-63, the grade shown compared with \$425 for the 1935-S. The 1935-P looks slightly grayish on the reverse even in the higher grades, so the author decided to spend as little as possible for an extremely common coin and acquired the MS-63 specimen at the same GNA show as the quarter and half-dollar. As with the preceding Morgan dollar series, most Peace dollars were stored in banks, often for years, and when placed into circulation, they hardly circulated as regular change, especially in the eastern part of the country. Sometimes they appeared in hordes while others were melted for their silver value, which wasn't very much back then. **In 1935, a silver dollar had the purchasing power of \$18.60.**

(Continued on page 4, column 1)

## Collecting the US Coins of 1935

(Continued from the previous page)



President Franklin Roosevelt signs the Social Security Bill into Law

1935 was a significant year in US history as the second New Deal was added to FDR's agenda because it created a series of laws that truly helped Americans to better improve their living conditions brought on by the great depression. These included the **WPA** (Works Progress Administration) to create jobs). Indeed it did, as it provided millions of jobs to unskilled workers for major infrastructure projects. This was followed by the **Social Security Act** which literally financial security for the elderly, eligible at 62 years of age. Another was **the National Labor Act** which supported Labor Unions and **the Banking Act** in which all savings were insured by the FDIC (Federal Deposit Insurance Corporation) up to \$5,000. While these programs didn't end the Depression, it provided new opportunities for the previously unemployed and instilled a new sense of hope in the future of America.

Unlike many of the scarcer date US year sets shown in past newsletters, assembling a complete year set certified BU from 1935 was one of the easiest to complete because none of the denominations were rare. Collecting coins takes us back in time--in this instance--to when the United States was dealing with a huge economic crisis yet was fortunate to have a highly capable president and congress to deal with the situation.

### The complete set of BU US Coins of 1935



Reduced in size to fit in column

Magnify to fill monitor screen to view the coins.  
The US Coinage of 1935 from the dollar down to the cent

## AUGUSTA COIN CLUB, INC.

### MINUTES OF MEETING

July 16, 2020

The meeting was called to order at 7:00 p.m. at the Sunrise Grill by President, Steven Nix. We had 33 members and with one YM present and no guests.

#### Secretary's Report:

Due to the Coronavirus, no meetings were held from March, through May, 2020 with the minutes of the June meeting appearing in the July, 2020 issue of the club newsletter.

#### Treasurer's Report:

Treasurer's Stacey Plooster deposited \$10,545.23 into the club's checking account.

#### Prize Winners:

Bob Cunningham and Ricardo Rendon each won a 2020 Silver Eagle. The winner of the 50/50 raffle was Larry Vickery (\$45.00).

#### Fall Coin Show Sat., Nov. 20 and Sun. Sept. 21, 2020

**David Chism - Bourse Chairman..** David reported that 42 tables are already sold for the fall show. He reported that our fees for the Spring Show will be carried over to our Fall event.

#### Show & Tell:

Ricardo Rendon displayed 8 Texas 1 oz 0.9999 silver coins known as The Battle of Gonzales.

**The Program:** There have been none "due to the Coronavirus because all eight presenters who have offered programs during the past two years refuse to attend meetings unless the wearing of face masks are mandated". (ED!)

#### The 2020 Augusta Coin Club Medallion

The Railroad Bridge over the Savannah River at 6th Street was the winner of our 2020 Augusta Coin Token. The medallions were struck on three different alloys, antique copper, antique bronze and silver-plate. Only 75 medallions have been struck. The cost to members is \$12.00 each..

#### Old Business:

For those who have yet to pay your dues, your 2020 Club dues \$15.00 is past due.

#### New Business:

The Augusta Coin Club will hold a on line board vote on Tuesday, August 11 to review how our meetings will be held on a monthly basis. Perfect attendance allowed for 2020 has been suspended.\*

**\*This means that all members who paid their \$15.00 annual dues and attended the first three meetings of 2020 would be entitled to free membership for 2021 if they decided to opt out of meetings thru the rest of the year assuming that the Coronavirus and Covid-19 is still officially with us. (ED.)**

#### The Club Auction:

Glenn Sanders ran the auction (13 lots). Tommy Rhoden and Benjamin Davis delivered the goods as the auction therefore speeding up the proceedings. Our bids recorder was Connie Nix.

*Respectively Submitted,  
John Thomas Attaway*



## ROMANIA 100 LEI FAO 1995 COIN

By Bill Myers



**A 1995 FAO 100 Lei Romanian coin in Gem BU condition**  
Magnify page to fill monitor screen to view details.]

A few months ago, I was going through a box of world coins and came across a 1995 100 lei coin from Romania. What caught my eye were the dates on it which were 1945 – 1995. I collect coins related to World War II and thought it might be associated with the 50th anniversary of the end of World War II. Closer examination of the coin revealed a wheat stalk with FAO around it and FIAT PANIS (let there be bread) under the wheat stalk and was in an ellipse with 1945 -1945 below it (this is the reverse). The Crest of Romania is on the obverse. The coin was composed of .0625 silver, (0.8126 oz. ASW) and was 37mm in diameter, almost as large as a Morgan dollar. It had a mintage of 30,000 and is listed as KM-118. I know FAO is the Food and Agriculture Organization. I have seen FAO on a lot of coins and own some of them. I knew it was not a coin commemorating the end of World War II but 50th anniversary of the FAO but with a connection to World War II.

First, some background history: In 1905 the International Institute of Agriculture (IIA) was formed by Victor Emmanuel III in Rome to address food and agriculture on a global scale. Victor Emmanuel will later become a player in WWII. The war ended the IIA. Australian nutritionist, Frank McDougall, had the idea to wed health and agriculture to fight malnutrition. Eleanor Roosevelt supported this idea and in 1942 introduced McDougall to FDR. In 1943, FDR held a pre United Nations Conference on Food and Agriculture in Hot Springs, Virginia, where forty-four governments committed themselves to founding a permanent organization for food and agriculture.

World War II had severely impaired Europe's ability to produce food, and hunger was an issue. To feed the people and help countries produce their own food the FAO was created by the UN on 16 October 1945. The FAO is the oldest existing agency of the UN. World War II was not the sole reason to create the FAO, but the devastation caused by the war was the catalyst to create the agency and its' first mission. The FAO is still active today. FAO Coins International Catalog covers the FAO coins and list 1,214 coins struck from 1968 to 2008. Coins were issued by 300 countries before the coin program ended in 2008.

I am sure most collectors have come across FAO coins like I have but, I never knew the history behind these coins.

**Bill Myers is a retired Army Colonel and medical doctor and served two tours of duties during the Iraq War. He also served as our club president from 2006 to 2008 when not deployed. [ED.]**

## The \$1.00 Greenback of 1862



**A \$1.00 Legal Tender Greenback banknote from 1862**  
[Magnify page to fill monitor screen to view details.]

When the Civil War began in 1861, President Abraham Lincoln was concerned about the north's ability to pay for the required supplies and soldiers to carry on the conflict. He appointed Salmon P. Chase as his Secretary of the Treasury--who suggested that a series of federal banknotes be created backed by "specie" (hard money) to pay for the essentials. Unlike most of the state bank-produced banknotes of that period, these were to be engraved on both sides with the back of the note in green ink, ergo, the nickname "Greenbacks". They were issued in values from \$1.00 all the way up to \$1,000 and most of them are extremely scarce to rare today. The \$1.00 note is among the more collectible but only in the lower grades.

Lincoln knew that despite being backed by "specie" these "pay on Demand" notes might not be backed enough to support all the needs of the government and so they were replaced by UNITED STATES NOTES (later to be called "Legal Tender notes") which would be more strongly backed by hard money (although that too may not have been the case) but Lincoln realized that the South was in even worse straits financially, so the program was approved by both the president and congress and succeeded.

One of the odd aspects of this series is that on the \$1.00 Greenback, the portrait of Treasury Secretary Salmon P. Chase in the upper left hand corner is that of a live person and based on a painting by Henry Ulke, engraved by Joseph P. Ourdan. The signatures on the note are those of Lucius Eugene Chittenden, who was Register of the Treasury at the time and Frances E. Spinner, (1802-1890)--an amazingly interesting figure of the period--who served as Treasurer of the United States.

According to dealers who specialize in these large obsolete banknotes, fairly low grade examples of the \$1.00 Greenback range in price from \$150 to \$300 with higher graded circulated notes selling in the range of \$500 to \$750 but "Gem BU's" such as one currently certified MS-64 by PNG--seen on line by the writer--are priced at over \$4,000.



## Gold Coins purchased in 2019, a Good Investment

### Common date BU Double Eagles actually Cheap back then



**An 1898-S Coronet Liberty \$20.00 Double Eagle**  
**Graded MS-63 by NGC, CAC approved**  
 Magnify page to fill monitor screen to view details.]

On Oct. 5, 2019, gold was trading at **\$1,506.20 an ounce**. Making his usual rounds at the two local coin shops in his area, the author came across two very attractive certified double eagles in one of the shop's cases. Both were extremely common dates but had tremendous eye appeal. One of the coins was an 1898-S Coronet Liberty \$20.00 gold piece with a mintage of 2,575,175 that was virtually spot-free and housed in an older NGC holder graded MS-63, priced at \$1,650.



**A 1927 Saint-Gaudens \$20.00 Double Eagle Graded MS-65 by PCGS**  
 Magnify page to fill monitor screen to view details.]

The other example was the slightly more common and even more popular **1927 Saint-Gaudens double eagle**. With a mintage of 2,946,750, it is the second most common date of that series as well. This coin however, was certified MS-65 by PCGS, two full grades higher than the 1898-S Coronet type double eagle shown above it, but was priced at an even \$1,700, only \$50.00 more than the MS-63 earlier type. With both coins containing 90% of gold, its actual bullion value was around **\$1355.58**, so subtracting that figure from **\$1,700 for the Saint-Gaudens**, the out of hand cost is just **\$344.00** and for the **1898-S Coronet**, just **\$294.42**.

Fast forward to August, 2020 where gold is hovering close to \$2,000 an ounce, with an 1898-S \$20 grading MS-63 now retailing at \$2,200 according to NGC and a 1927-P \$20.00 Saint-Gaudens grading MS-65 currently listed at \$2,950 on PCGS' COINFACT with a recent certified MS-65 specimen selling for \$2,714 at auction as recently as July, 2020. Some dealers are even charging as much as \$3,000 now for a coin that sold for \$1,700 less than a year ago.

### The Rise of Gold in the 2<sup>nd</sup> decade of the 21<sup>st</sup> Century

Back in 2011, gold opened at \$1,405 after a steady climb from 2006 and by mid year it reached its highpoint at **\$1,896.50** before closing at \$1,574.50 at year's end. From that point on, the yellow metal

dropped gradually to \$1,060.20, but by the end of 2015, it had risen to around the upper \$1,300s hovering around that figure in 2018. In 2019, gold started rising steadily from a low of \$1,270 to just under \$1,523 but since the beginning of 2020, when gold opened at \$1,525, it has been rising at a fairly quick pace reaching a new high of **\$2,061.50** in the second week of August a weeks ago before dropping back to around **\$1,983.56** where it now stands as this article is being written on Monday, August, 17, 2020. Needless to say, the two gold coins on column one has so far turned out to be a good investment.

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